



## Financial Aid Satisfactory Academic Progress (SAP) Policy

It is each individual student's responsibility to read and adhere to the SAP policy. The policy is in place because the Higher Education Act of 1965 was amended with Program Integrity regulations passed on October 29, 2010 that mandates institutions of higher education to establish a standard of satisfactory academic progress for students who receive any Title IV federal or state financial aid. **The financial aid SAP policy should not be confused with Probation or Good Standing as defined by Middle Georgia State University (MGA) academic policies.**

### Qualitative (GPA) Component

**Certificate Students** are required to maintain at least a 2.0 cumulative grade point average (GPA). Certificate transfer work is subject to department approval. Any approved transfer work will be considered when calculating SAP eligibility.

**Undergraduate Students** are required to maintain an acceptable **financial aid** grade point average (GPA) as outlined on the table below. Financial aid GPA includes all credit hours **attempted** at MGA **and** all credit from previously-attended institutions that are accepted as credit to MGA. Beginning Fall 2022, the minimum acceptable GPA is based on the number of semester hours attempted, including transfer hours. **NOTE:** Financial aid GPA may differ from your academic GPA. Grades not associated with quality points cannot be used to calculate financial aid GPA. They do, however, count as attempted hours.

Total Hours Attempted	Minimum Cumulative GPA
1-15	1.6
16-30	1.8
31+	2.0

**Graduate Students** are required to maintain at least a 3.0 cumulative grade point average (GPA). Graduate transfer work is subject to department approval. Any approved transfer work will be considered when calculating SAP eligibility.

### Quantitative (Pace) Component

**Undergraduate Students** enrolled at MGA must show measurable progress toward earning a degree by successfully completing a minimum of **67%** (this may be rounded up from 66.5%) of cumulative credit hours attempted. Grades of A, B, C, D, P and S count as the successful completion of a course. Grades of F, W, WF, FA, I, IP, NR and U do not count as the successful completion of a course. Transfer consortium, repeated, and learning support count as attempted hours.

**Graduate Students** must earn at least 67% of all attempted hours. (This may be rounded up from 66.5%)

### Maximum Timeframe Component

Student financial aid is available for up to 150% of the number of hours required to complete the specific program of study. **Example:** If a bachelor’s program requires **120** hours, a student may attempt a maximum of **180** hours before becoming ineligible for financial aid. Students who change majors or degree programs may reach eligibility limits before obtaining a degree. Students who change majors or degree programs should do so early so as not to jeopardize eligibility for student financial aid. Major changes are not considered mitigating circumstances for financial aid appeal purposes. **Maximum timeframe violations are not placed on warning their first term and must appeal for aid.**

### Students Receiving Subsequent Degrees

Students who already have a degree and are seeking another degree will be given additional time for completion of their new program. Students may not exceed 150% timeframe for both programs. Students exceeding these hours or pursuing a 3<sup>rd</sup> degree will be placed on Suspension and must appeal to have their eligibility determined (students with this circumstance should contact the Office of Financial Aid directly).

PROGRAM	MAXIMUM ATTEMPTED HOURS ALLOWED
Certificates	150% of the certificate’s required hours
First Associate Degree	90 semester hours or 150% of required hours
First Bachelor Degree	180 semester hours
Second Associate Degree	150 semester hours ( 90+60=150)
Second Bachelor Degree	270 semester hours (180+90=270)
Bachelor Degree Seeking Associate Degree	240 semester hours (180+60=240)
Graduate Degree	150% of the program’s required hours
All Other Programs of Study	Determined based on prior credentials and current program requirements
Second Graduate Degree	Determined on Case-by-Case basis (Ex: Second Master’s Degree, Masters to Doctoral)

## Review Process

At the end of the first enrolled semester, the Office of Financial Aid will determine whether the student has successfully satisfied the SAP requirements. Transfer students will have their status calculated at the entry of their first term of attendance and each term thereafter. This review will include all hours attempted during the student's attendance period at MGA, as well as transfer hours accepted as credit. If after this review a student is not making SAP according to qualitative or quantitative standards, their status will be changed to **Warning**. If a student is not meeting the SAP policy at the end of the first warning term, their aid will be suspended. Students have the option to appeal to have aid reinstated. Students who become ineligible due to Maximum-Time Frame component will have their aid suspended, and they will not be eligible to receive additional financial aid unless an appeal is submitted and approved.

## Transfer Students

Transfer students will have their status calculated at the entry of their first term of attendance and each term thereafter. All hours accepted as credit to MGA will be included in the calculation for all components of Satisfactory Academic Progress. If the transfer student is not meeting SAP at the end of their first term, their aid will be suspended. Students do have the option to appeal their status to have their aid reinstated.

## Learning Support

Only 30 attempted semester hours of remedial classes can be funded by Title IV. After 30 hours, those credits cannot be counted towards a student's enrollment status. Most state aid programs will not fund remedial coursework.

## Financial Aid Suspension

Financial Aid Suspension means the termination of all financial aid until the student completes one of the following tasks:

- The student becomes compliant with the SAP policy.
- The student's financial aid appeal is approved and is placed on an academic plan.

The student will not qualify for any federal or state aid if suspended. It is the student's responsibility to pay all tuition and fees by the payment deadline to prevent cancellation of registration. Students who have submitted an appeal are responsible for all tuition and fees that are due prior to a decision being finalized. A student currently on financial aid warning status will be placed on financial aid suspension after grades are posted if the student fails to meet the qualitative, quantitative, or Maximum Timeframe standards.

## Financial Aid Appeal Approval

Students may be approved to have financial aid reinstated by either becoming compliant with the SAP standards or submitting a financial aid appeal for review and have it approved by the Financial Aid Appeals Committee. Financial aid approval may result in the student being eligible for aid one

term with the expectation that the student will be compliant at the end of that term or student may be placed on an academic plan. Academic plans are prescribed by the Financial Aid Appeals Committee to ensure the student is making progress towards degree completion and compliance with the SAP policy. Students will be notified in writing of the terms and conditions of their academic plan approval. Students who are unable to fulfill the academic plan prescribed must contact the Office of Financial Aid upon notification of the requirements. Students who have been granted probationary approval must successfully complete all coursework attempted. Students who fail to successfully complete all coursework while on probationary approval will have all financial aid suspended.

## Appeals Process

Students who have experienced mitigating circumstances and as a result have lost eligibility for financial aid may appeal by completing the applicable financial aid appeal form and submitting it to the financial aid office along with supporting documentation. The appeal will be reviewed by the Financial Aid Appeals Committee. Notification to the student of the decision will be provided via written notification and SWORDS message, along with any special conditions which must be met if approved. If an appeal is denied or student chooses not to appeal, student can regain eligibility by reaching required standards per SAP Policy at his/her own expense. Students in violation of the maximum timeframe component whose appeal has been denied will be ineligible indefinitely. Decisions made by the SAP Committee are final, and no further appeal from the student will be accepted by the Office of Financial Aid, the Department of Education, or any other department at MGA.

**Deadline:** Students must appeal by the midterm point of current semester in which they expect to receive aid. Incomplete appeals may result in automatic denial.

## Academic Circumstances that Affect Satisfactory Academic Progress Status

- Failing grades, withdrawals and incompletes at MGA reduce your completion ratio as well as counting against maximum attempted hours.
- Academic renewal does **not** impact the calculation of financial aid GPA or attempted hours, and all hours are considered in components of the SAP policy.
- Students who are suspended academically or choose not to attend because of SAP Suspension will not be automatically eligible for financial aid upon their return. Absence does not restore eligibility for financial aid. It remains the responsibility of the student to be knowledgeable of their SAP status when returning to school after dismissal or choosing not to return because of SAP Suspension.
- Grade changes require students to submit a written request to have SAP recalculated after confirmation has been received that grade change has been posted to academic history.
- Audit Courses – Students are not eligible to receive financial aid for audit courses. Audited courses are not included in hours attempted or earned for SAP determination.
- CLEP Courses are counted as earned credit hours but are not counted as attempted hours for SAP purposes.